

Amended

In re Pedro Perez & Lydia Robles  
DebtorCase No. 08-52078ASW  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 07512470201035 American Express PO Box 981537 El Paso, TX 79998-1537		dupl GC Services				0.00
ACCOUNT NO. Asset Acceptance LLC PO Box 2036 Warren, MI 48090-2036		for MCCBGA HO				5,745.00
ACCOUNT NO. Asset Acceptance LLC PO Box 2039 Warren, MI 48090		coll for JC Penney				34.70
ACCOUNT NO. Asset Acceptance LLC PO Box 2039 Warren, MI 48090		coll for AT&T				1,034.00
Subtotal						\$ 6,813.70
Total						\$

4 continuation sheets attached

(Use only on last page of the completed Schedule F.)

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DebtorCase No. 08-52078ASW  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 402421201772 Bank of America DE5-019-03-07 Newark, DE 19714			dupl Portfolio Recovery				0.00
ACCOUNT NO. 410608210286 Capital One PO Box 30281 Salt Lake City, UT 84130-0281							933.00
ACCOUNT NO. 2780 Challenger Financial Services 7210 Miramar Rd. Ste 404 San Diego, CA 92126			coll for Discover				8,470.00
ACCOUNT NO. 90 Commerical Check Control G 7250 Beverly Blvd, Ste 200 Los Angeles, CA 90036-2560			coll for Safeway				234.00
ACCOUNT NO. 90 Commerical Check Control G 7250 Beverly Blvd, Ste 200 Los Angeles, CA 90036-2560			coll for Safeway				197.00

Sheet no. 1 of 4 continuation sheets attached  
to Schedule of Creditors Holding Unsecured  
Nonpriority Claims

Subtotal &gt; \$ 9,834.00

Total &gt; \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
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Amended

In re Pedro Perez & Lydia Robles,  
DebtorCase No. 08-52078ASW  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 56995763377 GLELSI/Unn Bk Trustee C 2401 International Ln Madison, WI 53704		notice only				0.00
ACCOUNT NO. 51 9025 026728 4 Home Depot PO Box 103072 Atlanta, GA 30353-5980		dup Asset Acceptance				0.00
ACCOUNT NO. John J. Pugh Esq. 2214 Arden Way #321 Sacramento, CA 95825		dupl addr See Natl Credit Acceptance				0.00
ACCOUNT NO. John J. Pugh, Esq. 2214 Arden Way #321 Sacramento, CA 95825		dupl addr. See Natl Credit Accept				0.00
ACCOUNT NO. 105CV037834 National Credit Acceptance 190 Rose Lane San Jose, CA 95127-2863						13,123.00

Sheet no. 2 of 4 continuation sheets attached  
to Schedule of Creditors Holding Unsecured  
Nonpriority Claims

Subtotal &gt; \$ 13,123.00

Total &gt; \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
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Amended

In re Pedro Perez & Lydia Robles,  
DebtorCase No. 08-52078ASW  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8422580 National Credit Acceptance, Inc. 1731 Howe Ave. #354 Sacramento, CA 95825			coll for Circuit City				4,466.94
ACCOUNT NO. F21660837 Northland Group Inc. PO Box 390846 Edina, MN 55439			dupl World Financial Natl Bank				0.00
ACCOUNT NO. Pedro Perez & Lydia Robles 476 MalaBar Drive San Jose, CA 95127							0.00
ACCOUNT NO. Santa Clara County Fed CU 852 N. First St. San Jose, CA 95112							152.00
ACCOUNT NO. Suzanne Decker, Trustee 1271 Washington Ave. #318 San Leandro, CA 94577							0.00

Sheet no. 3 of 4 continuation sheets attached  
to Schedule of Creditors Holding Unsecured  
Nonpriority Claims

Subtotal &gt; \$ 4,618.94

Total &gt; \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
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Amended

In re Pedro Perez & Lydia Robles,  
DebtorCase No. 08-52078ASW  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBITOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. D714 USR Group, Inc. 33 Watt Whitman Rd., Ste 208 Huntington Station, NY 11745-4281		coll for Maryland Natl Bank				19,005.00
ACCOUNT NO. 16030811383880 Verizon Wireless 10734 International Drive Rancho Cordova, CA 95670						212.00
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						

Sheet no. 4 of 4 continuation sheets attached  
to Schedule of Creditors Holding Unsecured  
Nonpriority Claims

Subtotal &gt; \$ 19,217.00

Total &gt; \$ 53,606.64

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

**UNITED STATES BANKRUPTCY COURT**  
Northern District of California (San Jose)

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/28/08.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Pedro Juan Perez  
aka Pedro Juan  
476 MalaBar Drive  
San Jose, CA 95127

Lydia Marie Robles  
aka Lydia Robles  
476 MalaBar Drive  
San Jose, CA 95127

Case Number:  
08-52078

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
571-29-1670  
569-95-7633

Attorney for Debtor(s) (name and address):

Ronald Wilcox  
Law Offices of Ronald Wilcox  
2160 The Alameda 1st Fl. #F  
San Jose, CA 95126  
Telephone number: (408) 296-0400

Bankruptcy Trustee (name and address):

Suzanne Decker  
1271 Washington Ave. #318  
San Leandro, CA 94577  
Telephone number: (510) 483-4334

**Meeting of Creditors**

Date: **May 29, 2008**

Time: **11:30 AM**

Location: **U.S. Federal Bldg., 280 S 1st St. #130, San Jose, CA 95113**

**Important Notice to Individual Debtors:** The United States Trustee requires all debtors who are individuals to provide government-issued photo identification and proof of social security number to the trustee at the meeting of creditors.

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 7/28/08**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

280 South First Street  
Room 3035  
San Jose, CA 95113  
Telephone number: 408-535-5118

**For the Court:**

Clerk of the Bankruptcy Court:  
Gloria L. Franklin

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 4/29/08



## EXPLANATIONS

FORM B9A (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
<b>--- Refer to Other Side for Important Deadlines and Notices ---</b>	

Ronald Wilcox, Attorney #176601  
2160 The Alameda, Suite F  
San Jose, CA 95126  
(408) 296-0400

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA

In re: Pedro Perez  
Lydia Robles

Chapter 7  
Case No. 08-52078 ASW 7

DEBTOR(S') DECLARATION REGARDING  
AMENDED SCHEDULES; CERTIFICATE  
OF SERVICE

Debtor(s) \_\_\_\_\_ /

We declare, under penalty of perjury, that we have read the amended schedules consisting of 4 pages, and that they are true and correct to the best of my/our knowledge, information, and belief.

Dated: 6/26/2008

/s/ Pedro Perez  
Debtor

Dated: 6/26/2008

Lydia Robles  
Debtor

CERTIFICATE OF SERVICE

I am not less than 18 years of age and not a party to the within case. My business address is 2160 The Alameda, Suite F, San Jose, CA 95126. I served this DEBTOR(S') DECLARATION REGARDING AMENDED SCHEDULES and the amended schedules by first-class United States mail, postage pre-paid, at San Jose, California on the date noted below and addressed to those listed in Exhibit A attached hereto which includes all parties entitled to receive regularly mailed notices. I declare, under penalty of perjury, that the foregoing is true and correct.

Dated: 6/28/2008

/s/ Tamara J. Gulla  
Tamara J. Gulla

Rev. 2/05



American Express  
PO Box 981537  
El Paso, TX 79998-1537

Asset Acceptance LLC  
PO Box 2036  
Warren, MI 48090-2036

Asset Acceptance LLC  
PO Box 2039  
Warren, MI 48090

Asset Acceptance LLC  
PO Box 2039  
Warren, MI 48090

Bank of America  
DE5-019-03-07  
Newark, DE 19714

Capital One  
PO Box 30281  
Salt Lake City, UT  
84130-0281

Challenger Financial Services  
7210 Miramar Rd. Ste 404  
San Diego, CA 92126

Commerical Check Control G  
7250 Beverly Blvd, Ste 200  
Los Angeles, CA 90036-2560

Commerical Check Control G  
7250 Beverly Blvd, Ste 200  
Los Angeles, CA 90036-2560

GLELSI/Unn Bk Trustee C  
2401 International Ln  
Madison, WI 53704

Home Depot  
PO Box 103072  
Atlanta, GA 30353-5980

John J. Pugh Esq.  
2214 Arden Way #321  
Sacramento, CA 95825

John J. Pugh, Esq.  
2214 Arden Way #321  
Sacramento, CA 95825

National Credit Acceptance  
190 Rose Lane  
San Jose, CA 95127-2863

National Credit Acceptance,  
Inc.  
1731 Howe Ave. #354  
Sacramento, CA 95825

Northland Group Inc.  
PO Box 390846  
Edina, MN 55439

Pedro Perez & Lydia Robles  
476 MalaBar Drive  
San Jose, CA 95127

Santa Clara County Fed CU  
852 N. First St.  
San Jose, CA 95112

Suzanne Decker, Trustee  
1271 Washington Ave. #318  
San Leandro, CA 94577

USR Group, Inc.  
33 Watt Whitman Rd., Ste 208  
Huntington Station, NY 11745-4281

Verizon Wireless  
10734 International Drive  
Rancho Cordova, CA 95670